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Return to Work Policy Guide

Dear Valued Customer,

The CopperPoint Insurance Companies, is pleased to present this Return to Work guide to our policyholders.

Employers who create and implement return-to-work programs are making smart decisions. Industry studies show that the longer an injured worker is away from the job the more unlikely he or she will return. Because medical care can be expensive, one way of controlling costs is to help injured workers to return to their jobs as soon as medically possible.

Businesses with effective return-to-work programs also show employees they are valued, which results in higher morale and feelings of greater job security.

We are happy to help you create and implement a return-to-work program that is tailored to your business needs. Simply contact one of our experienced Loss Control representatives at cpsafety@copperpoint.com.

Thank you for helping build a culture of safety and supporting injured workers as they return to work.

Sincerely,

The CopperPoint Family of Companies Loss Control Team



Workers' Compensation Return To Work Program

copperpoint.com



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The following is a sample policy statement that can be customized to your business needs and capabilities.

Return to Work Coordinator

[Human Resource Department or Contact Person's Name] will provide on-going oversight of the injured employee from the point of injury and through the return to work process.

[Company] believes that our employees are our most important asset. When one of our employees is unable to work because of an injury or illness we want that employee to receive the best medical care and return as a productive employee as soon as appropriate. Transitional employment has been shown to help injured and ill employees to recover more quickly and more completely. It is for these reasons that we are proud to offer, when appropriate, the benefit of a disability management approach that includes transitional employment assignments for our employees to assist them in their recovery.

[Company] has implemented a Return to Work Benefit for our employees. Each employee will be provided with a copy of the program upon initial hire and trained [Insert Timeframe] thereafter. Supervisors and Managers will require additional training in regards to their specific roles and responsibilities within the Return to Work process.

Customizing your Return to Work Policy

For the following components, select only those appropriate to your needs.

Timely Reporting

Our employees are our most valuable resource and this Return to Work Program is designed to maximize the potential for an injured/ill worker's successful recovery with eventual return to full productivity. To achieve this, procedures are designed to be initiated at the moment of injury/illness to move the employee down the road to recuperation.

Time Frame for Reporting

Safety is a group effort and as such, requires each member of the staff to be accountable and take responsibility for their role in the process. For that reason, we require employees to report any work-related injury or illness to their supervisor immediately – regardless of how serious it is. [Company] enforces this policy to ensure the continued safety of our employees.



Communicating with Medical Care Providers

A part of this process is communicating with medical care providers and the claims adjusters. We accomplish this through direct contact with all medical providers involved in the healing process.

Documentation Sent to Medical Care Providers

[Company] provides Medical Care Providers with [Select from the following: information regarding our return to work program, requests for information, consultations regarding job capabilities] at the time of injury and throughout our return to work process.

Relationship with Medical Providers

[Company] also develops relationships with providers in our area to ensure the best care for our employees. This includes: [Select: Face to Face Meetings, Personal Correspondence] to ensure proper care of our employees.

Communication During Return to Work

Communication during the period between the onset of injury/illness and returning to work is one of the most crucial aspects of the Return to Work process. We make an effort to maintain contact throughout the recovery process, and an injured employee should feel welcome in contacting the company with any questions.

We also utilize our insurance company to ensure the proper care of our employees. The adjuster will maintain contact with the injured employee and supervisor throughout the recovery process.

Time Frames for Communication

Scheduled [phone calls, meetings] with the contact person and injured employee no less than [Insert time frame aka bi-weekly] in order to ensure consistent communication.

Employee Expectations

Because we want to ensure our employees have every opportunity available to them, we expect all doctor's notes [regarding a work injury] to be provided immediately to their supervisor. This enables the supervisor and [Insert Contact Person] if different to identify the most feasible tasks the employee can complete within their most current capabilities.

Transitional Employment

Return to Work is the process through which injured employees are brought back to work as quickly as possible in temporary assignments or transitional employment.

Temporary Assignments

Temporary assignments are designed to help them remain productive and speed their medical recovery. Although we cannot guarantee a position, this policy is in place to identify the parameters of our program. [Insert Job Title] is responsible for developing Return to Work tasks which align with the employee's capabilities.

Creating Transitional Employment

Transitional Employment is a dynamic process involving input from the employee and other key parties, all designed to create the best possible return-to-work opportunity for the injured employee. We are committed to ensuring that the employee is a decision contributor throughout the process.

Transitional Task Teams

Transitional Task Teams include: [Insert Job Titles i.e. Supervisor, HR, Employee etc.] with [Insert Job Title] as the team lead. All medical information shared within the Transitional Employment Team is discussed on a “need to know” basis only. This generally entails only the employee’s capabilities.

The Transitional Task Team is responsible for developing tasks which add value to the company and are feasible/suitable for a recovering employee to complete while participating in their Return to Work Benefit.

Time Frames

Regular Meetings

[Insert Job Title] reviews physician notes with the employee at [Insert Time Frame] to review condition changes and appropriate task identification based on conditions.

Transitional Employment Time Parameters

[Company Name] provides transitional employment for up to [Insert # of Days]. This can be extended at the approval of Human Resources and [Insert Approver Job Title(s)].

Responsibilities

We are committed to ensuring the successful recovery and full return to work of each employee. If at any time during the employee’s participation in Transitional Employment the employee feels as though they cannot complete an assigned task, it is imperative to report this to [Insert Job Title] immediately. At that time the employee should return to their physician (same day) to determine

their current capabilities. If at any time during the employee’s participation in Transitional Employment the employee feels as though they can perform higher than currently documented by their physician, the employee should return to their physician to determine their current capabilities and maintain current task assignment until updated physician instructions are received.

Documentation-Task Assignment Offer

We also provide our employees with documentation regarding their task assignments in the form of a formal Transitional Work Offer. This offer identifies the assigned tasks, current physical capabilities, and supervisor contact information. This document is also signed by both the supervisor and the employee to ensure an understanding between two parties and will be shared with the employee’s treating physician.

This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by CopperPoint Insurance Company, or one of its wholly-owned insurance companies, and is limited to the states where licensed. California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.

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